

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/991,497
				Filing Date	November 15, 2001
				First Named Inventor	Allen-Rouman, Terry
				Art Unit	3691
				Examiner Name	Chencinski, Siegfried E.
Sheet	1	of	2	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2002-0004783	Jan-2002	Paltenghe et al.	
	AB	US-2002-0055909	5-1-2002	Fung et al.	
	AC	US-2002-0123926	9-5-2002	Bushold et al.	
	AD	US-2003-0158818	8-21-2003	George et al.	
	AE	US-2004-0138947	7-15-2004	McGee et al.	
	AF	US-5,220,501	6-15-1993	Lawlor et al.	
	AG	US-5,350,906	9-27-1994	Brody et al.	
	AH	US-5,677,955	10-14-1997	Doggett et al.	
	AI	US-5,677,966	Oct-1997	Doerrer et al.	
	AJ	US-5,699,528	12-16-1997	Edward J. Hogan	
	AK	US-5,758,126	May-1998	Daniels et al.	
	AL	US-5,883,810	3-16-1999	Franklin	
	AM	US-5,909,492	6-1-1999	Payne et al.	
	AN	US-5,915,023	6-22-1999	Bernstein	
	AO	US-5,949,044	9-7-1999	Jay S. Walker et al.	
	AP	US-5,991,749	11- -1999	Morrill, Jr., Paul H.	
	AQ	US-6,002,771	12- -1999	Nielsen, Jakob	
	AR	US-6,012,045	1-4-2000	Barzilai, et al.	
	AS	US-6,012,048	1-4-2000	Gustin et al.	
	AT	US-6,032,133	2-29-2000	Hilt et al.	
	AU	US-6,064,990	5-16-2000	Goldsmith	
	AV	US-6,088,683	7-11-2000	Jalili	
	AW	US-6,102,287	8-15-2000	Matyas, Jr.	
	AX	US-6,119,106	9-12-2000	Randy Mersky et al.	
	AY	US-6,193,155	2-27-2001	Walker et al.	
	AZ	US-6,298,335	10- -2001	Bernstein, Robert	
	BA	US-6,351,739	2-26-2002	Egendorf	
	BB	US-6,408,284	6-18-2002	Hilt et al.	
	BC	US-6,442,529	8- -2002	Krishan et al.	
	BD	US-6,488,203	12-3-2002	Stoutenburg et al.	
Examiner Signature	/Siegfried Chencinski/ (05/08/2008)			Date Considered	05/08/2008

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Substitute for form 1449A&B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/991,497
				Filing Date	November 15, 2001
				First Named Inventor	Allen-Rouman, Terry
				Art Unit	3691
				Examiner Name	Chencinski, Siegfried E.
Sheet	2	of	2	Attorney Docket Number	020375-002720US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	BE	US-6,761,309	7-13-2004	Stoutenburg et al.	
	BF	US-7,089,202	Aug-2006	McNamar et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	BG	EP	949596	A2	10-13-1999	Charels Golvin et al.		<input type="checkbox"/>
	BH	WO	00/67177	A2	11-09-2000	Max Levchinn et al.		<input type="checkbox"/>
	BI	WO	01 /04816	A1	01-18-2001	Richard Elder		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BJ	Business Wire, "E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau", 1999-09-14 (abstract), [online] [retrieved on 2002-05-01], retrieved from PROQUEST Database, 2 pages.	<input type="checkbox"/>
	BK	CONFINITY, INC., PayPal.com, How PayPal.com Works, download from website http://www.paypal.com on 2-7-2000, 7 pages	<input type="checkbox"/>
	BL	Mastercard International, <i>Secure Payment Application (SPA)</i> , http://www.mastercardintl.com/newtechnology/ecommercesecurity/spa/spa_faq.html , 5 pages.	<input type="checkbox"/>
	BM	Microsoft Computer Dictionary, 1997, Microsoft Press, Third Edition, page 372.	<input type="checkbox"/>
	BN	U.S. Patent Application 60/186,303 filed March 1, 2000	<input type="checkbox"/>

Examiner Signature	/Siegfried Chencinski/ (05/08/2008)	Date Considered	05/08/2008
--------------------	-------------------------------------	-----------------	------------

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.